

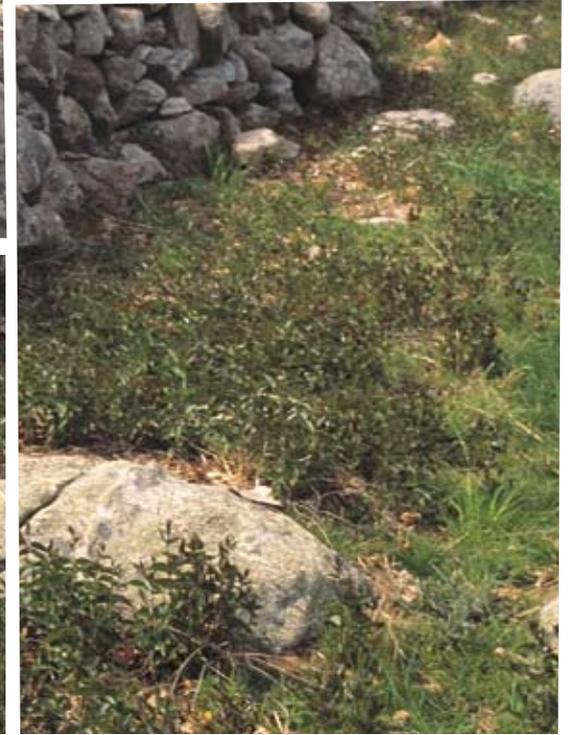


ENDURING VALUES

YHB CHARITABLE ENDOWMENT



A DONOR-ADVISED FUND CREATES A PERMANENT LEGACY FOR FUTURE GENERATIONS



“
The greatest use
of life is to spend it
on something that
will outlast it.
— William James, 1842-1910
”

MORE MEANINGFUL GIVING

Imagine making a more significant, lasting impact on the causes that you value. With a nonprofit, donor-advised fund, you can decide over time how to give to charities that you believe in. Meanwhile, the fund can build a larger endowment and develop into a family legacy of generosity.

A charitable endowment offers immediate tax benefits and consolidates your charitable giving activities. Simpler than a private foundation, the fund allows you to take a long-term approach to philanthropy.

CHARITABLE ENDOWMENTS CAN:

- TURN TAX LIABILITIES INTO CHARITABLE GIFTS
- CONTINUE TO SUPPORT YOUR FAVORITE CAUSES OVER TIME
- BUILD A PERMANENT ENDOWMENT FOR LASTING IMPACT
- ESTABLISH A PERPETUAL LEGACY OF GIVING
- BE EASIER TO MANAGE THAN A FAMILY FOUNDATION



“

**Generosity consists not in the
sum given, but in the manner
in which it was bestowed.**

– George Eliot, 1819-1880

”



HOW OUR PROGRAM WORKS

It's simple to establish a charitable endowment. You can make an irrevocable, tax-deductible contribution by donating cash, stocks, bonds, or mutual fund shares. After making your gift, you will receive an immediate tax deduction. You determine the name of your fund and how it is invested.

YHB Charitable Endowment administers the account on your behalf. We oversee the investments, research charities, oversee recordkeeping, and are available to answer other questions that you may have.

Consistent with your interests and values, you recommend grants from the account to specific charities. You can also make additional contributions and change the asset allocations in your account.

PROGRAM OPTIONS

Charitable Asset Allocation: Gifts beginning at \$25,000

Charitable Asset Management: Gifts of \$250,000 and up

PROGRAM DETAILS



MAKE YOUR INITIAL DONATION TO THE PROGRAM.



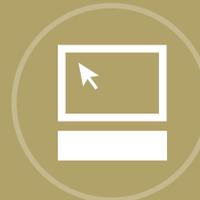
TAKE AN IMMEDIATE TAX DEDUCTION.



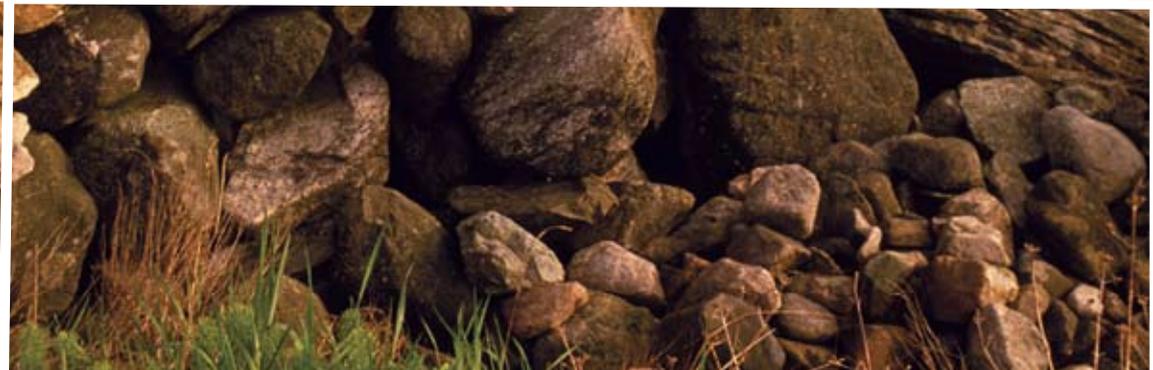
INVEST CONTRIBUTION PROCEEDS TO MAXIMIZE GIFTS AND FUTURE VALUE.



RECOMMEND GRANTS TO SELECTED CHARITIES.



YHB RESEARCHES CHARITIES AND MAKES GRANTS.



“
**What we have done for others and
the world remains and is immortal.**

– Albert Pike, 1809-1891

”

WHY CREATE A CHARITABLE ENDOWMENT?

Many of our clients, after working hard their entire lives, look forward to the point when they can help organizations advance causes that matter to them. Charitable endowments are a simple way to support what you value, without the paperwork and administration of a private foundation.

ADDITIONAL TAX BENEFITS

You can support the causes that you care about and manage your tax burden with a donor-advised fund. Gifts of appreciated stock can grow in value, avoiding capital gains taxes when you donate them without selling them first. This leaves a greater percentage of your money for charitable giving.

MANY OPTIONS

It's your choice how you manage the legacy of your endowment. You may name a survivor to carry on the management of your fund, distribute it to charity, establish a permanent endowment, or roll it into the YHBCE General Fund, which contributes to causes that advance the welfare of children.

WORKING WITH YHB

Like all charitable giving, donor-advised funds are a personal decision that also affects your other estate planning decisions. As experienced advisors, YHB understands these implications. You'll work with a consistent team of advisors who will get to know you and help you achieve your financial goals.

We have an independent Advisory Board that ensures that our programs meet our charitable mission. The Board also governs the YHBCE General Fund, allocating assets and awarding grants to promote the health and wellness of the world's children.

GETTING STARTED

TALK WITH A PROFESSIONAL PORTFOLIO MANAGER AT YHB TO LEARN MORE ABOUT CREATING YOUR OWN CHARITABLE ENDOWMENT. WE'LL SHOW YOU HOW IT CAN FIT INTO YOUR ESTATE PLANNING AND PROVIDE MEANINGFUL GIVING OPPORTUNITIES FOR YOU AND YOUR FAMILY.



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Photos by Jack McConnell.

McConnell, an accomplished photographer based in Wethersfield, CT, has spent 35 years shooting New England landscapes, specializing for the past five years in distinctive stone walls.